

## **Amendments to the Specification:**

Please amend the specification as follows:

### **In the Abstract:**

Please amend the Abstract by substituting the replacement abstract sheet included herewith.

### **In the Description Of The Drawings**

Please delete the current description of the drawing and replace with the following revised description:

~~Figs. 1-10~~The figure shows a computer network diagram.

### **In the Detailed Description Of The Invention**

Please replace the last full paragraph on page 13 with the following amended paragraph

~~Fig. 1~~The figure shows a computer network that may be used in computer-implemented realizations of the invention. In the network ~~of Fig. 1~~shown in the figure, both direct data connections between elements (e.g., between 130 and 150) are show, as well as connections through a data network 160. In conventional fashion, direct connections may be replaced by networked connections and networked connections by direct connections. Consequently, the computer architecture shown in ~~Fig. 1~~the figure is not intended as a limitation of the invention. Furthermore, multiple elements in network 100 may be implemented in a single computer device. For example, a single computer system may include server 120 processing functions, software and disk storage to implement a database 130, and software to perform mathematical calculation of element 140. In some implementations, some or all of the functions performed by computer components shown in Fig. 1the figure may be implemented in a non-computerized fashion (e.g., by skilled traders).